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| 09/702,045 | 10/31/2000 | Louis J. Morsberger | MFSl-001/01US 133053-2002 | 8530 |
| 22903 7590 02/19/2008 COOLEY GODWARD KRONISH LLP ATTN: PATENT GROUP Suite 1100 777 - 6th Street, NW WASHINGTON, DC 20001 | | | EXAMINER ERB, NATHAN | |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|------------------------------|--------------------------------------|---------------------------------------------|--|
| Office Action Summary | Application No. 09/702,045 | Applicant(s) MORSBERGER, LOUIS J. | |
| | Examiner NATHAN ERB | Art Unit 3628 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 05 December 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-26 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-26 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>20071010</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Arguments

1. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.
2. Applicant's response to Office action was received on December 5, 2007.
3. With respect to the prior art rejections, Applicant first argues that Examiner has relied on improper hindsight for the combination of Stimson et al. and Hamlin et al. and that there is a lack of teaching or suggestion in the references themselves to do so. Examiner disagrees. With respect to improper hindsight, MPEP 2145(X)(A) provides the following guidance:

"A. Impermissible Hindsight

Applicants may argue that the examiner's conclusion of obviousness is based on improper hindsight reasoning. However, "[a]ny judgement on obviousness is in a sense necessarily a reconstruction based on hindsight reasoning, but so long as it takes into account only knowledge which was within the level of ordinary skill in the art at the time the claimed invention was made and does not include knowledge gleaned only from applicant's disclosure, such a reconstruction is proper." In re McLaughlin 443 F.2d 1392, 1395, 170 USPQ 209, 212 (CCPA 1971). Applicants may also argue that the combination of two or more references is "hindsight" because "express" motivation to combine the references is lacking. However, there is no requirement that an "express, written motivation to combine must appear in prior art references before a finding of obviousness." See Ruiz v. A.B. Chance Co., 357 F.3d 1270, 1276, 69 USPQ2d 1686, 1690 (Fed. Cir. 2004). **>See MPEP § 2141 and § 2143 for guidance regarding

establishment of a prima facie case of obviousness.<”

The prior art rejections of the claims involving Hamlin et al., as can be seen below in this Office action, provide an explicit statement of motivation with an explicit citation from Hamlin et al. which supports that statement of motivation for every element/limitation found in Hamlin et al. For example, regarding representative independent claim 1, Hamlin et al. was used to disclose the element/limitation of “wherein information being used to select participants is consumer information.” The associated statement of motivation to combine with Stimson et al. was: “Hamlin et al. provides motivation in that using consumer information to select survey recipients allows a survey to be targeted toward consumers with those particular characteristics (column 2, lines 51-63; column 9, lines 36-53).” Referring to those citations, column 9, lines 36-53, states:

“Selecting a Target Group

Once the client is satisfied with the developed survey, a target group of network users must be selected for fielding the survey. In one embodiment, to aid the client in selecting the appropriate target group, the client is provided with a list of predefined target or network user groups. For example, a list of predefined target groups may include:

- (i) children between the ages of 13 and 16
- (ii) bicyclists
- (iii) women who are pregnant
- (iv) men over 45
- (v) people who own computers

In addition to the above examples, demographic, lifestyle, behavioral, and interest groups are provided to clients for selection and survey targeting. Clients may also define their own target group or select a representative sample from a myriad of populations.”

In the above passage, using consumer information to select survey participants is performed with the benefit of reaching a target group, that is, a particular group of individuals which a marketer wants to target. Therefore, Examiner has indeed found a valid motivation in the prior art to combine Stimson et al. and Hamlin et al. Other claim elements/limitations found in Hamlin et al. in the rejections below in this Office action likewise have such statements of motivation based on the disclosure of Hamlin et al.

Examiner has provided valid statements of motivation for all elements/limitations from Hamlin et al., and all of those statements of motivation are based only on the disclosure of Hamlin et al. Therefore, in light of the passage from the MPEP cited above, Examiner has used no improper hindsight in combining Stimson et al. and Hamlin et al.

Applicant further argues that Stimson et al. suggests that selecting participants based on consumer information is unnecessary because the survey participants in Stimson et al. are self-selected based on their purchase of a pre-paid calling card. In response, first, it should be noted that Stimson et al. does not automatically survey every card user in its system for surveys, so, at best, the card users are only partially self-selected. In support of this, see Stimson et al., column 9, lines 25-38, which states: “Other factors that may be used to determine whether a particular customer may be authorized to participate in a survey include the location at which the original or other transaction occurred, and when such a transaction occurred. Also, the total number of surveys taken from the original location or other location may be a factor. The total number of

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surveys taken for a number of locations, such as a chain or group of stores, may also be a factor. Further, the type and nature of the transaction (e.g., card activation, recharge, value of transaction, type of goods/services purchased) and whether a particular card-holder has previously participated in a survey may be additional factors used to determine whether or not a particular user is authorized to participate in a survey.” So, Stimson et al. already targets survey participants based on some factors; thus, it seems unlikely that Stimson et al. discourages its modification to use other factors for the purpose of targeting survey participants based on those particular other factors. Hamlin et al. simply then suggests further factors that may be useful in choosing survey participants. The mere fact that Stimson et al. already has one way of choosing survey participants does not discourage its modification to incorporate new selection factors that, on the basis of which, Stimson et al. previously had no way of selecting survey participants. Such added targeting capability is an added benefit which Stimson et al.’s prior features did not provide. The mere fact that an element/limitation was missing from Stimson et al. does not suggest that such an element/limitation would not improve Stimson et al.

Therefore, Applicant’s arguments with respect to these issues are not persuasive.

4. With respect to the prior art rejection of claim 10 involving the combination of Stimson et al. with Thomas, Applicant argues that Examiner has used improper hindsight to combine the references and that there is a lack of teaching or suggestion in the references to combine them. Specifically, Applicant is addressing the claim element/limitation of “inviting consumers to participate in a survey program.” Examiner did not use improper hindsight, in view of the above citation from the MPEP regarding hindsight, because Examiner provided, in the rejection, an explicit motivation to combine for that element/limitation, which was found in the prior art, that

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is, Thomas. Also, Examiner relied on no other source for that motivation. The statement of motivation was: “Thomas provides motivation in that inviting consumers to participate in a survey program allows a database to be built that is useful for selecting survey participants (paragraph [0029]).” Thomas, paragraph [0029], states: “Potential survey participants register electronically via a computer if they desire to participate in surveys. To motivate computer users to become registered participants, incentives can be provided. Suitable incentives can vary widely. For example, the incentives might include sweepstakes offer, free services, money (credit card debit, savings deposit, money market deposit), coupons, frequent flier miles, and the like. Once a participant has registered, a file is maintained on the participant in a database. The file includes various information concerning the participant that is useful for selecting participants for surveys as well as categorizing the participant when producing survey results.” Here, the incentive offer is an invitation to register. The incentive motivates computer users to register, which allows a database to be built that is useful for selecting survey participants. Therefore, the above statement of motivation (“Thomas provides motivation in that inviting consumers to participate in a survey program allows a database to be built that is useful for selecting survey participants”) was valid.

Applicant argues that Stimson et al. suggests that inviting consumers to participate in a survey program is unnecessary because the survey participants in Stimson et al. are self-selected based on their purchase of the cards. Examiner disagrees. While some consumers may purchase the cards and participate in the survey program in Stimson et al. without an invitation, such as an incentive offer, that does not mean that no benefit could be realized, such as additional card purchases (and thus program participants), from making incentive offers. Therefore, Stimson et

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al. does not suggest that inviting consumers to participate in a survey program is unnecessary. In addition, the mere fact that Stimson et al. does not mention the use of such an invitation does not suggest that such a modification would have no benefit.

Thus, Applicant's arguments are not persuasive with respect to these issues.

Claim Rejections - 35 USC § 103

5. Claims 1-9, 16-21, and 23-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stimson et al., U.S. Patent No. 6,502,745 B1, in view of Hamlin et al., U.S. Patent No. 6,477,504 B1.

As per **Claims 1 and 25-26**, Stimson et al. discloses:

- a method of collecting survey information relative to a transaction (column 1, lines 21-29; column 3, lines 56-64; column 9, lines 25-38; column 10, lines 12-18);

- receiving (monetary) transaction information related to a transaction (between a consumer and a merchant), the (monetary) transaction information including consumer information (about the consumer participant in the [monetary] transaction) and (the monetary transaction information further including) merchant information (about the merchant participant in the [monetary] transaction) (column 7, line 22, through column 8, line 4; column 9, lines 25-38; here, consumer information would be the card security number; here, merchant information would be type of goods/services purchased);

- comparing information with predetermined information (column 9, lines 25-38; this cite is being used for the general idea of comparing information with predetermined information);

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- comparing the merchant information with predetermined merchant information (column 9, lines 25-38; here, merchant information would be type of goods/services purchased);

- determining whether to invite the consumer to complete a survey related to the (monetary) transaction based at least partially on (at least one of) the comparison of the information and the comparison of the merchant information (column 1, lines 21-29; column 3, lines 56-64; column 9, lines 25-38; column 10, lines 12-18; here, merchant information would be type of goods/services purchased; this cite is being used for the idea of basing whether to invite on both merchant information, as well as information in general);

- a processor-readable medium comprising code representing instructions to cause a processor to perform functions (column 4, lines 50-60; column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4; system uses software; system has storage, so it would have processor-readable medium).

Stimson et al. fails to disclose wherein information being used to select participants is consumer information. Hamlin et al. discloses wherein information being used to select participants is consumer information (column 2, lines 51-63; column 9, lines 36-53; here, consumer information could be the consumer's age, for example). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. such that information being used to select participants is consumer information, as disclosed by Hamlin et al. Hamlin et al. provides motivation in that using consumer information to select survey recipients allows a survey to be targeted toward consumers with those particular characteristics (column 2, lines 51-63; column 9, lines 36-53).

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As per **Claim 2**, Stimson et al. further discloses: wherein the consumer information includes a consumer identification code (column 7, line 22, through column 8, line 4). Stimson et al. fails to disclose the predetermined consumer information includes information relating to consumers defined as prospective offerees. Hamlin et al. further discloses the predetermined consumer information includes information relating to consumers defined as prospective offerees (column 2, lines 51-63; column 9, lines 36-53). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. as modified in the rejection for claims 1 and 25-26 such that the predetermined consumer information includes information relating to consumers defined as prospective offerees, as disclosed by Hamlin et al. Hamlin et al. provides motivation in that having predetermined consumer information for prospective offerees allows a survey to be targeted toward consumers with those particular characteristics (column 2, lines 51-63; column 9, lines 36-53).

As per **Claim 3**, Stimson et al. further discloses: wherein the predetermined merchant information includes information relating to categories of purchases, and wherein the determining whether to invite the consumer to complete a survey includes determining whether the transaction corresponds to one of said categories of purchases (column 9, lines 25-38).

As per **Claim 4**, Stimson et al. further discloses: wherein the determining whether the transaction corresponds to one of said categories of purchases includes determining whether there is an unsatisfied quota of survey invitations for the particular type of transaction (column 9, lines 25-38; column 11, lines 63-67; column 12, lines 51-53; column 12, lines 58-60).

As per **Claim 5**, Stimson et al. further discloses: wherein the determining whether to invite the consumer to complete a survey includes determining whether the transaction meets predetermined criteria and is a qualifying transaction (column 3, lines 56-64; column 9, lines 25-38).

As per **Claim 6**, Stimson et al. further discloses: transmitting to the consumer an invitation to complete a survey relating to the qualifying transaction; receiving survey information from the consumer relating to the qualifying transaction; and processing the received survey information (column 9, lines 25-38; column 9, line 39, through column 10, line 2).

As per **Claim 7**, Stimson et al. further discloses: wherein the predetermined consumer information is provided by a party to the transaction other than a merchant (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4; column 9, lines 25-38; column 11, line 63, through column 12, line 63).

As per **Claim 8**, Stimson et al. further discloses: offering processed survey information to the merchant; and granting access to the processed survey information to the merchant (column 1, lines 21-29; column 10, lines 12-18; column 10, line 19, through column 11, line 5; column 11, line 63, through column 12, line 63).

As per **Claim 9**, Stimson et al. further discloses: wherein the transaction information includes a transaction record, the transaction record being in an electronic form, and the receiving transaction information includes receiving a set of transaction information regarding several transactions (column 7, line 22, through column 8, line 4).

As per **Claim 16**, Stimson et al. discloses:

- a system for collecting survey information relative to a transaction between a consumer and a merchant (column 3, lines 56-64; column 7, line 22, through column 8, line 4; column 9, line 39, through column 10, line 2);

- a monitoring interface configured to process transaction information from a transaction, the transaction information including a transaction record with information relating to a consumer to the transaction, the transaction record being in an electronic form (column 7, line 22, through column 8, line 4; the transaction record would be part of the purchase records; here, information relating a consumer to the transaction would be the card security number);

- a processor configured to analyze said transaction record relative to stored information, the processor further configured to determine whether to solicit survey information from the consumer to the transaction based at least partially on the transaction record and the stored information (column 4, lines 50-60; column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4; column 9, lines 25-38; here, the stored information would be the criteria chosen for survey participants; here, type of goods/services purchased would be information contained in the transaction record that could be used to select survey participants);

- a participant interface configured to enable the consumer to the transaction to provide survey information (column 9, line 39, through column 10, line 2).

Stimson et al. fails to disclose wherein information being used to select participants is consumer information. Hamlin et al. discloses wherein information being used to select participants is consumer information (column 2, lines 51-63; column 9, lines 36-53; here, consumer information could be the consumer's age, for example). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. such that information being used to select participants is consumer information, as disclosed by Hamlin et al. Hamlin et al. provides motivation in that using consumer information to select survey recipients allows a survey to be targeted toward consumers with those particular characteristics (column 2, lines 51-63; column 9, lines 36-53).

As per **Claim 17**, Stimson et al. further discloses: wherein the transaction record includes information relating to a category of the transaction, and said processor determines whether to solicit survey information based on a category of the transaction (column 4, lines 50-60; column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4; column 9, lines 25-38).

As per **Claim 18**, Stimson et al. further discloses: wherein the information relating to the consumer to the transaction includes transaction information for the consumer to the transaction, and the processor compares transaction information of consumers to transactions with predetermined transaction information of participants in the survey (column 7, line 22, through

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column 8, line 4; column 9, lines 25-38). Stimson et al. further discloses wherein the transaction information is an identification code (column 7, line 22, through column 8, line 4). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. as modified in the rejection for claim 16 such that the information relating to the consumer to the transaction includes an identification code for the consumer to the transaction, and the processor compares identification codes of consumers to transactions with predetermined identification codes of participants in the survey; in doing so, the transaction information would be an identification code, as disclosed by Stimson et al. Stimson et al. provides motivation in that an identification code serves to specify a particular consumer from among a group of consumers; therefore, it would be an option for differentiating consumers in survey participant selection (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

As per **Claim 19**, Stimson et al. further discloses: a merchant interface configured to enable a merchant to access analyzed survey information (column 1, lines 21-29; column 10, lines 12-18; column 10, line 19, through column 11, line 5; column 11, line 63, through column 12, line 63).

As per **Claim 20**, Stimson et al. further discloses: wherein the stored information is provided by a party to a transaction other than the merchant (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4; column 9, lines 25-38; column 11, line 63, through column 12, line 63).

As per **Claim 21**, Stimson et al. further discloses: wherein the receiving transaction information includes receiving the transaction information from a financial institution associated with the consumer (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

As per **Claim 23**, Stimson et al. further discloses: wherein the monitor is configured to receive the transaction record from a financial institution associated with the consumer (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

As per **Claim 24**, Stimson et al. further discloses: wherein the stored consumer information is provided by a financial institution associated with the consumer (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

6. Claims 10-15 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stimson et al. in view of Thomas, U.S. Patent Application Publication No. US 2002/0002482 A1.

As per **Claim 10**, Stimson et al. discloses:

- a method of collecting survey information relative to a transaction (column 1, lines 21-29; column 3, lines 56-64; column 9, lines 25-38; column 10, lines 12-18);

- developing historical consumer information for each of the participating consumers (column 7, line 22, through column 8, line 4; here, historical consumer information would be the purchase records);

- receiving transaction information relating to a transaction, the transaction information including information relating to the consumer in the transaction (column 7, line 22, through column 8, line 4; column 9, lines 25-38; here, the information relating to the consumer in the transaction is the card security number);

- determining, using the information relating to the consumer in the transaction, whether the consumer in the transaction is a participating consumer (column 7, line 22, through column 8, line 4; here, the information relating to the consumer in the transaction is the card security number; the host computer of the main processor checks the database for the data associated with the codes; this step also reveals whether the consumer in the transaction is a participating consumer);

- determining, using the historical consumer information, whether to collect survey information from the consumer in the transaction (column 9, lines 25-38; historical consumer information would include original transaction information that is used to determine whether to survey a consumer).

Stimson et al. fails to disclose inviting consumers to participate in a survey program. Thomas discloses inviting consumers to participate in a survey program (Figure 8; paragraph [0029]; paragraphs [0072]-[0073]). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. such that it invites consumers to participate in a survey program, as disclosed by Thomas. Thomas provides

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motivation in that inviting consumers to participate in a survey program allows a database to be built that is useful for selecting survey participants (paragraph [0029]).

Stimson et al. fails to disclose receiving consumer information from participating consumers. Thomas further discloses receiving consumer information from participating consumers (paragraph [0029]; paragraphs [0072]-[0073]). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. as modified above in this rejection such that it receives consumer information from participating consumers, as disclosed by Thomas. Thomas provides motivation in that receiving consumer information from participating consumers allows a database to be built that is useful for selecting survey participants (paragraph [0029]).

As per **Claim 11**, Stimson et al. further discloses: wherein the information relating to the consumer in the transaction includes a consumer identification code, and the historical consumer information includes the number of surveys completed by the consumer (column 7, line 22, through column 8, line 4; column 9, lines 25-38).

As per **Claim 12**, Stimson et al. further discloses: wherein the transaction information includes a category of the transaction, and the determining whether to collect survey information from the consumer in the transaction uses the category of the transaction (column 7, line 22, through column 8, line 4; column 9, lines 25-38).

As per **Claim 13**, Stimson et al. further discloses: wherein soliciting survey information includes transmitting a survey invitation to the consumer to the transaction (column 9, line 39, through column 10, line 2); having instructions regarding the survey in the survey instrument (column 10, lines 12-18; column 10, line 19, through column 11, line 5). Stimson et al. fails to disclose wherein the survey invitation includes the survey instrument. Thomas further discloses wherein the survey invitation includes the survey instrument (paragraph [0030]; paragraphs [0067]-[0071]). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. as modified in the rejection for claim 10 such that the survey invitation includes the survey instrument, as disclosed by Thomas. Thomas provides motivation in that when the survey invitation includes the survey instrument, the survey participants immediately have the survey instrument to work on when they receive their survey invitations (paragraph [0030]; paragraphs [0067]-[0071]).

As per **Claim 14**, Stimson et al. fails to disclose wherein the survey invitation includes a survey instrument. Thomas further discloses wherein the survey invitation includes a survey instrument (paragraph [0030]; paragraphs [0067]-[0071]). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the invention of Stimson et al. as modified in the rejection for claim 13 such that the survey invitation includes a survey instrument, as disclosed by Thomas. Thomas provides motivation in that when the survey invitation includes the survey instrument, the survey participants immediately have the survey instrument to work on when they receive their survey invitations (paragraph [0030]; paragraphs [0067]-[0071]).

As per **Claim 15**, Stimson et al. further discloses: wherein the transaction information includes a transaction record, the transaction record being in an electronic form, and the code representing instructions to cause a processor to receive transaction information is configured to cause a processor to receive a set of transaction information regarding several transactions (column 4, lines 50-60; column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

As per **Claim 22**, Stimson et al. further discloses: wherein the receiving transaction information includes receiving the transaction information from a financial institution associated with the consumer (column 6, line 65, through column 7, line 21; column 7, line 22, through column 8, line 4).

Conclusion

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

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however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

8. **Examiner's Note:** Examiner has cited particular portions of the references as applied to the claims above for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the applicant, in preparing the responses, fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nathan Erb whose telephone number is (571) 272-7606. The examiner can normally be reached on Mondays through Fridays, 8:30 AM to 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Hayes can be reached on (571) 272-6708. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Nathan Erb
Examiner
Art Unit 3628

Nhe

/JOHN W HAYES/
Supervisory Patent Examiner, Art Unit 3628